

SEVERE WORK DISABILITY IN TENNESSEE, 1993-1995

- Severe work disability, defined as the inability to work due to a health condition or impairment, is a substantial problem in the United States. According to the 1996 Behavioral Risk Factor Surveillance System (BRFSS), one in 20 Americans aged 18-64 years old had a severe work disability. In 1995, the rate was 4.8%, compared to 5.1% in 1996.
- Tennessee had a severe work disability rate of 6.9% in 1995, 44% higher than the rate for the nation. Tennessee ranked third highest in severe work disability among the 50 states and the District of Columbia. Only West Virginia and Kentucky had higher rates.
- The severe work disability rates in the U.S. have been relatively stable over time. From 1993 to 1996, the rates were 4.5%, 4.8%, 4.8%, and 5.1%, respectively. The corresponding rates in Tennessee were 6.0%, 4.9%, and 7.0% from 1993 to 1995 (data for 1996 are not available).
- The risk of having a severe work disability is strongly related to some sociodemographic characteristics. Combining 1993-1995 Tennessee BRFSS data, it was observed that:
 - The severe work disability rate increased steeply with age. People 45 to 64 years old were approximately 3.6 times more likely to be work-disabled than those aged 18 to 44.
 - Females had a slightly higher (17%), but not statistically significant, risk of being severely work disabled than males.
 - Non-whites were approximately 33% more likely to be severely work disabled than whites.
 - Those who did not complete high school had five times higher severe work disability rates than those who completed high school.
 - People with annual household incomes of less than \$15,000 were 5.7 times more likely to report having a severe work disability than those earning \$15,000 or more per year.
 - The relationship between low income and low education, on the one hand, and severe work disability, on the other hand, was also found for each age, gender, and race subgroup.
 - All of these findings for Tennessee were consistent with those based on national-level BRFSS data and previous reports.